

PEOPLES BANCSHARES OF TN, INC.

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 3403161	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$228	\$220	-3.5%		
Loans	\$150	\$143	-4.6%		
Construction & development	\$18	\$15	-14.2%		
Closed-end 1-4 family residential	\$63	\$63	0.3%		
Home equity	\$10	\$10	-4.8%		
Credit card	\$0	\$0			
Other consumer	\$10	\$9	-8.2%		
Commercial & Industrial	\$9	\$8	-12.6%		
Commercial real estate	\$34	\$31	-7.5%		
Unused commitments	\$9	\$12	33.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$7	12.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$29	27.5%		
Cash & balances due	\$19	\$13	-32.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$209	\$202	-3.7%		
Deposits	\$205	\$200	-2.3%		
Total other borrowings	\$3	\$0	-100.0%		
FHLB advances	\$3	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$18	\$18	-1.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	7.7%	--		
Tier 1 risk based capital ratio	11.8%	12.4%	--		
Total risk based capital ratio	13.1%	13.7%	--		
Return on equity ¹	3.9%	-6.3%	--		
Return on assets ¹	0.3%	-0.5%	--		
Net interest margin ¹	4.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	13.0%	24.7%	--		
Loss provision to net charge-offs (qtr)	15.7%	217.7%	--		
Net charge-offs to average loans and leases ¹	2.1%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	29.8%	16.0%	1.8%	1.0%	--
Closed-end 1-4 family residential	8.3%	4.1%	0.4%	0.1%	--
Home equity	0.8%	0.4%	0.0%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.0%	4.2%	0.5%	0.3%	--
Commercial & Industrial	3.9%	1.3%	1.5%	0.2%	--
Commercial real estate	17.7%	11.0%	0.1%	0.1%	--
Total loans	12.3%	6.8%	0.5%	0.2%	--